

08CV4508

JUDGE HART

MAGISTRATE JUDGE VALDEZ

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

---

JEFFREY VILT,

**COMPLAINT**

Plaintiffs,

v.

Civil Action No.

CREDITORS COLLECTION BUREAU, INC.

**JURY TRIAL DEMANDED**

Defendant.

---

**COMPLAINT**

**I. INTRODUCTION**

1. This action is brought by Plaintiff Jeffrey Vilt for statutory damages against Defendant Creditors Collection Bureau, Inc. for violations of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq. (hereinafter referred to as "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair unfair practices, and the Illinois Workers' Compensation Act, 820 ILCS 305 et seq. (hereinafter referred to as "IWCA").

**II. JURISDICTION**

2. Jurisdiction of this court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331. Declaratory relief is available pursuant to 28 U.S.C. §§ 2201 and 2202 and 735 ILCS 5/2-701. Supplemental jurisdiction for all state law claims is available pursuant to 28 U.S.C. § 1367. Venue is proper in this district as all relevant events took place here.

**III. PARTIES**

3. Plaintiff Jeffrey Vilt is an individual who resides in Coal City, Illinois.

4. Mr. Vilt is a "consumer" as defined by the FDCPA, 15 U.S.C. § 1692a(3).

5. Defendant Creditors Collection Bureau, Inc. is a corporation organized under the laws of the State of Illinois located at 775 Alamar Parkway Suite C, Bourbonnais, Illinois.

6. Defendant is licensed by the State of Illinois as a collection agency, License Number 017001184.

7. Defendant is engaged in the collection of debts from consumers using the mail and telephone.

8. Defendant regularly attempts to collect consumer debts alleged to be due to another.

9. Defendant was and is a "debt collector" as defined by the FDCPA, 15 U.S.C. §1692a(6).

#### **IV. FACTUAL ALLEGATIONS**

10. During July through October 2007, Mr. Vilt sought a course of medical treatment and/or services from Provena St. Joseph Medical Center.

11. Due to the medical treatment and/or services provided by Provena St. Joseph Medical Center, Mr. Vilt incurred several charges to Provena St. Joseph Medical Center.

12. The charges incurred by Mr. Vilt were in the following amounts and for the following dates of service:

<u>Amount</u>	<u>Date(s) of Service</u>
\$65,842.27	July 27, 2007 - August 7, 2007
\$578.31	August 13, 2007
\$578.31	August 27, 2007

\$578.31	September 10, 2007
\$578.31	September 17, 2007
\$578.31	September 24, 2007
\$92.54	October 8, 2007
\$578.31	October 15, 2007
\$3,230.87	October 25, 2007

13. The above charges are hereinafter referred to collectively as “the Debt”.

14. The Debt was incurred for a course of treatment at Provena St. Joseph Medical Center spanning approximately three months.

15. Mr. Vilt did not pay the Debt because it was covered by his employer’s workers’ compensation insurance.

16. On or about March 26, 2008, Defendant arranged for the preparation and transmittal of a letter to Mr. Vilt at his residence in an attempt to collect \$578.31 of the Debt.

17. On or about April 8, 2008, Defendant arranged for the preparation and transmittal of a letter to Mr. Vilt at his residence in an attempt to collect \$92.54 of the Debt.

18. On or about April 16, 2008, attorney Mark Weissburg of Horwitz, Horwitz & Associates, Ltd., mailed a letter to Defendant. A copy of Mr. Vilt’s attorney’s April 16, 2008, correspondence to Defendant is attached hereto as Exhibit A.

19. Exhibit A refers to “Jeff Vilt v. Walsh Construction Co.” and “07WC48619”.

20. Exhibit A states,

We represent the above named claimant in the above-captioned claim under the Illinois Workers’ Compensation Act (“the Act”) which is now pending before the Illinois Workers’ Compensation

Commission. We understand that you and/or your representatives of your office have been acting as a Collection Agency, attempting to collect a debt.

An Application for Adjustment of Claim has been filed with the Illinois Workers' Compensation Commission to resolve a dispute over payment of the charges you are attempting to collect.

Pursuant to the applicable provisions of Sections 8.2(e), (e-5), (e-10), (e-15), and (e-20) of the Act, as amended November 15, 2005, you and your agents, servants, employees, and assigns are hereby directed, effective immediately, to cease all collection procedures forthwith and to refrain from reporting our client to any credit rating agency, until further notice.

Please direct any further communications to this office. Rest assured that we will endeavor to protect your lien rights, if any, under the Act.

21. On or about April 18, 2008, attorney Mark Weissburg of Horwitz, Horwitz & Associates, Ltd., mailed a letter to Defendant. A copy of Mr. Vilt's attorney's April 18, 2008, correspondence to Defendant is attached hereto as Exhibit B.

22. Exhibit B refers to Jeff Vilt.

23. Exhibit B states,

We represent the above named claimant in the above-captioned claim under the Illinois Workers' Compensation Act ("the Act") which is now pending before the Illinois Workers' Compensation Commission. We understand that you and/or your representatives of your office have been acting as a Collection Agency, attempting to collect a debt.

An Application for Adjustment of Claim has been filed with the Illinois Workers' Compensation Commission to resolve a dispute over payment of the charges you are attempting to collect.

Pursuant to the applicable provisions of Sections 8.2(e), (e-5), (e-10), (e-15), and (e-20) of the Act, as amended November 15, 2005, you and your agents, servants, employees, and assigns are hereby

directed, effective immediately, to cease all collection procedures forthwith and to refrain from reporting our client to any credit rating agency, until further notice.

Please direct any further communications to this office. Rest assured that we will endeavor to protect your lien rights, if any, under the Act.

24. On or about May 2, 2008, attorney Mark Weissburg of Horwitz, Horwitz & Associates, Ltd., mailed a letter to Defendant. A copy of Mr. Vilt's attorney's May 2, 2008, correspondence to Defendant is attached hereto as Exhibit C.

25. Exhibit C was sent by United States Certified Mail, Return Receipt Requested.

26. Defendant received Exhibit C on May 7, 2008.

27. Exhibit C refers to Jeff Vilt.

28. Exhibit C states,

We represent the above named claimant in the above-captioned claim under the Illinois Workers' Compensation Act ("the Act") which is now pending before the Illinois Workers' Compensation Commission. We understand that you and/or your representatives of your office have been acting as a Collection Agency, attempting to collect a debt.

An Application for Adjustment of Claim has been filed with the Illinois Workers' Compensation Commission to resolve a dispute over payment of the charges you are attempting to collect.

Pursuant to the applicable provisions of Sections 8.2(e), (e-5), (e-10), (e-15), and (e-20) of the Act, as amended November 15, 2005, you and your agents, servants, employees, and assigns are hereby directed, effective immediately, to cease all collection procedures forthwith and to refrain from reporting our client to any credit rating agency, until further notice.

Please direct any further communications to this office. Rest assured that we will endeavor to protect your lien rights, if any, under the Act.

29. On or about June 2, 2008, Defendant arranged for the preparation and transmittal of a letter to Mr. Vilt at his residence in an attempt to collect \$578.31 of the Debt. A copy of Defendant's first June 2, 2008, correspondence to Mr. Vilt is attached hereto as Exhibit D.

30. On or about June 2, 2008, Defendant arranged for the preparation and transmittal of a letter to Mr. Vilt at his residence in an attempt to collect \$65,842.27 of the Debt. A copy of Defendant's second June 2, 2008, correspondence to Mr. Vilt is attached hereto as Exhibit E.

31. On or about June 2, 2008, Defendant arranged for the preparation and transmittal of a letter to Mr. Vilt at his residence in an attempt to collect \$578.31 of the Debt. A copy of Defendant's third June 2, 2008, correspondence to Mr. Vilt is attached hereto as Exhibit F.

32. On or about June 2, 2008, Defendant arranged for the preparation and transmittal of a letter to Mr. Vilt at his residence in an attempt to collect \$578.31 of the Debt. A copy of Defendant's fourth June 2, 2008, correspondence to Mr. Vilt is attached hereto as Exhibit G.

33. On or about June 2, 2008, Defendant arranged for the preparation and transmittal of a letter to Mr. Vilt at his residence in an attempt to collect \$578.31 of the Debt. A copy of Defendant's fifth June 2, 2008, correspondence to Mr. Vilt is attached hereto as Exhibit H.

34. On or about June 2, 2008, Defendant arranged for the preparation and transmittal of a letter to Mr. Vilt at his residence in an attempt to collect \$578.31 of the Debt. A copy of Defendant's sixth June 2, 2008, correspondence to Mr. Vilt is attached hereto as Exhibit I.

35. On or about July 29, 2008, Defendant arranged for the preparation and transmittal of a letter to Mr. Vilt at his residence in an attempt to collect \$3,230.87 of the Debt. A copy of Defendant's July 29, 2008, correspondence to Mr. Vilt is attached hereto as Exhibit J.

36. The Debt was incurred for personal, family, or household purposes, *i.e.*, for medical treatment and/or services.

37. The Illinois Workers' Compensation Act prohibits a creditor from attempting to collect a debt if the provider has been informed that an application has been filed with the Illinois Workers' Compensation Commission to resolve a dispute over the payment of such debt. See 820 ILCS 305/8.2(e-5), (e-10).

38. Only after a final award or judgment by an Arbitrator or the Illinois Workers' Compensation Commission or a settlement is agreed to may the creditor resume attempts to collect the debt. See 820 ILCS 305/8.2(e-20).

39. During its communications with Mr. Vilt, Defendant acted as agent of Provena St. Joseph Medical Center.

**V. COUNT ONE – FAIR DEBT COLLECTION PRACTICES ACT**

40. Plaintiff repeats, realleges, and incorporates by reference the foregoing paragraphs.

41. Defendant's violations of the FDCPA include, but are not limited to:

- A. communicating with the consumer in connection with the collection of the Debt after being informed that he was represented by an attorney and being able to readily ascertain such attorney's name and address in violation of 15 U.S.C. § 1692c(a)(2); and
- B. using any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer in violation of 15 U.S.C. §§ 1692e and e(10).

42. As a result of Defendant's violations of the FDCPA, Plaintiff is entitled to a declaratory judgment that Defendant's actions violate the FDCPA, as well as an award of

statutory damages, costs and reasonable attorney fees.

**VI. COUNT TWO – ILLINOIS WORKERS’ COMPENSATION ACT**

43. Plaintiff repeats, realleges, and incorporates by reference the foregoing paragraphs.

44. Defendant’s violations of the IWCA include, but are not limited to, failing to cease any and all efforts to collect payment for the services that are the subject of the dispute after being informed that there is an application filed with the Illinois Workers’ Compensation Commission to resolve a dispute over payment of such charges in violation of 820 ILCS 305/8.2(e-5) and (e-10).

45. As a result of Defendant’s violations of the IWCA, Plaintiff is entitled to
- A. a declaratory judgment that Defendant’s actions violate the IWCA;
  - B. a permanent injunction that enjoins Defendant from “any and all efforts to collect payments for the services that are the subject of the dispute,” where such efforts are not in compliance with the IWCA (820 ILCS 305/8.2(e-5), (e-10), and (e-15)) until “a final award or judgment by an Arbitrator or the Illinois Workers’ Compensation Commission, or a settlement agreed to by the employer and the employee.” See 820 ILCS 305/8.2(e-20); and
  - C. a permanent injunction that enjoins Defendant from reporting the Debt, or any portion thereof, to any credit reporting agency (820 ILCS 305/8.2(e-15), until “a final award or judgment by an Arbitrator or the Illinois Workers’ Compensation Commission, or a settlement agreed to by the employer and the employee.” See 820 ILCS 305/8.2(e-20).



**VII. REQUEST FOR RELIEF**

WHEREFORE, Plaintiff Jeffrey Vilt requests that judgment be entered in her favor against Defendant Creditors Collection Bureau, Inc. for:

- A. A declaratory judgment that Defendant's actions violate the FDCPA and IWCA;
- B. A permanent injunction enjoining Defendant from any and all collection efforts until resolution of Mr. Vilt's workers' compensation matter;
- C. A permanent injunction enjoining Defendant from reporting the Debt, or any portion thereof, to any credit reporting agency until resolution of Mr. Vilt's workers' compensation matter;
- D. Statutory damages pursuant to 15 U.S.C. § 1692k(a)(2);
- E. Costs and reasonable attorney fees pursuant to 15 U.S.C. § 1692k(a)(3);
- and
- F. For such other relief as the Court may find to be just and proper.

**VIII. JURY DEMAND**

Plaintiff Jeffrey Vilt hereby demands that this case be tried before a Jury.

s/ Craig M. Shapiro  
Craig M. Shapiro  
O. Randolph Bragg  
HORWITZ, HORWITZ & ASSOCIATES, LTD..  
25 East Washington Street Suite 900  
Chicago, Illinois 60602  
(312) 372-8822;  
(312) 372-1673 (Facsimile)

ATTORNEYS FOR PLAINTIFF JEFFREY VILT

## **EXHIBIT A**

April 16, 2008

Creditors Collection Bureau  
PO Box 63  
Kankakee, IL 60901-0063

RE: Jeff Vilt v. Walsh Construction Co. of Illinois	07WC48619
Birth Date:	[REDACTED]
Soc. Sec. No.	[REDACTED]
Our File No.	20218
D/ Accident:	July 16, 2007

Dear Creditors Collection Bureau,

We represent the above named claimant in the above-captioned claim under the Illinois Workers' Compensation Act ("the Act") which is now pending before the Illinois Workers' Compensation Commission. We understand that you and/or the representatives of your office have been acting as a Collection Agency, attempting to collect a debt.

An Application for Adjustment of Claim has been filed with the Illinois Workers' Compensation Commission to resolve a dispute over payment of the charges you are attempting to collect.

Pursuant to the applicable provisions of Sections 8.2(e), (e-5), (e-10), (e-15) and (e-20) of the Act, as amended November 15, 2005, you and your agents, servants, employees, and assigns are hereby directed, effective immediately, to cease all collection procedures forthwith and to refrain from reporting our client to any credit rating agency, until further notice.

Please direct any further communications to this office. Rest assured that we will endeavor to protect your lien rights, if any, under the Act.

Very truly yours,

HORWITZ, HORWITZ AND ASSOCIATES, LTD.

Mark Weissburg  
MW/dd

## **EXHIBIT B**

April 18, 2008

Creditors Collection Bureau  
PO Box 63  
Kankakee, IL 60901-0063

RE: Jeff Vilt	
Birth Date:	[REDACTED]
Soc. Sec. No.	[REDACTED]
Our File No.	20218
D/ Accident:	July 16, 2007

Dear Creditors Collection Bureau,

We represent the above named claimant in the above-captioned claim under the Illinois Workers' Compensation Act ("the Act") which is now pending before the Illinois Workers' Compensation Commission. We understand that you and/or the representatives of your office have been acting as a Collection Agency, attempting to collect a debt.

An Application for Adjustment of Claim has been filed with the Illinois Workers' Compensation Commission to resolve a dispute over payment of the charges you are attempting to collect.

Pursuant to the applicable provisions of Sections 8.2(e), (e-5), (e-10), (e-15) and (e-20) of the Act, as amended November 15, 2005, you and your agents, servants, employees, and assigns are hereby directed, effective immediately, to cease all collection procedures forthwith and to refrain from reporting our client to any credit rating agency, until further notice.

Please direct any further communications to this office. Rest assured that we will endeavor to protect your lien rights, if any, under the Act.

Very truly yours,

HORWITZ, HORWITZ AND ASSOCIATES, LTD.

Mark Weissburg  
MW/dd

## **EXHIBIT C**

May 2, 2008

Creditors Collection Bureau  
PO Box 63  
Kankakee, IL 60901-0063

RE: Jeff Vilt  
Birth Date:  
Soc. Sec. No.  
Our File No.  
D/ Accident:

[REDACTED]  
[REDACTED]  
20218  
July 16, 2007

Dear Creditors Collection Bureau,

We represent the above named claimant in the above-captioned claim under the Illinois Workers' Compensation Act ("the Act") which is now pending before the Illinois Workers' Compensation Commission. We understand that you and/or the representatives of your office have been acting as a Collection Agency, attempting to collect a debt.

An Application for Adjustment of Claim has been filed with the Illinois Workers' Compensation Commission to resolve a dispute over payment of the charges you are attempting to collect.

Pursuant to the applicable provisions of Sections 8.2(e), (e-5), (e-10), (e-15) and (e-20) of the Act, as amended November 15, 2005, you and your agents, servants, employees, and assigns are hereby directed, effective immediately, to cease all collection procedures forthwith and to refrain from reporting our client to any credit rating agency, until further notice.

Please direct any further communications to this office. Rest assured that we will endeavor to protect your lien rights, if any, under the Act.

Very truly yours,

HORWITZ, HORWITZ AND ASSOCIATES, LTD.

Mark Weissburg  
MW/dd

## **EXHIBIT D**





ONCR001  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

# CREDITORS

COLLECTION BUREAU, INC.  
(815) 928-6553 • (888) 400-6028  
NC Permit 4545

Date	File #	Amount Due
6/2/2008	2664179	\$578.31

#BWNHRMD 0245154 020160611 \*  
#0602 1604 0120 8008# 2664179-500



Jeffrey Vilt

Coal City IL 60416-9518

Please remit payment/correspondence to:

CREDITORS COLLECTION BUREAU  
PO Box 63  
Kankakee IL 60901-0063



\*\*\* TO INSURE PROPER CREDIT, RETURN THE TOP PORTION WITH AMOUNT DUE \*\*\*

Regarding: PROVENA ST. JOSEPH MEDICAL CENTER  
Service Name: VILT JEFFREY W  
Client ID: DC0026537752  
File #: 2664179  
Amount due: \$578.31

The above debt has been assigned to this office for collection.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of the debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your health care provider may have financial assistance available for those demonstrating financial need and the inability to pay. Please contact us regarding your interest in the availability of financial assistance.

If you have a question regarding this account, call us, if not mail payment in full to:

CREDITORS COLLECTION BUREAU, INC.  
PO Box 63  
Kankakee IL 60901-0063

You may also access your account 24 hours a day at 1-888-400-6028.

10NCR001600

Creditors Collection Bureau, Inc. • 755 Almar Parkway • Bourbonnais IL 60914 • (815) 928-6553 • (888) 400-6028

RECEIVED  
JUN 25 2008

## **EXHIBIT E**



ONCRCB01  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

**CREDITORS**  
**COLLECTION BUREAU, INC.**  
(815) 928-6553 • (888) 400-6028  
NC Permit 4545

Date	File #	Amount Due
6/2/2008	2664170	\$66842.27

Please remit payment/correspondence to:

**CREDITORS COLLECTION BUREAU**  
PO Box 63  
Kankakee IL 60901-0063



#BWNHRMD 0245153 020160610  
#0602 1604 0120 7992# 2664170-500



Jeffrey Vilt

Coal City IL 60416-9518

\*\*\* TO INSURE PROPER CREDIT, RETURN THE TOP PORTION WITH AMOUNT DUE \*\*\*

Regarding: PROVENA ST. JOSEPH MEDICAL CENTER  
Service Name: VILT JEFFREY W  
Client ID: DC0026526200  
File #: 2664170  
Amount due: \$65842.27

The above debt has been assigned to this office for collection.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of the debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your health care provider may have financial assistance available for those demonstrating financial need and the inability to pay. Please contact us regarding your interest in the availability of financial assistance.

If you have a question regarding this account, call us, if not mail payment in full to:

**CREDITORS COLLECTION BUREAU, INC.**  
PO Box 63  
Kankakee IL 60901-0063

You may also access your account 24 hours a day at 1-888-400-6028.

10NCRCB01500

## **EXHIBIT F**



ONCRCB01  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

# CREDITORS

COLLECTION BUREAU, INC.  
(815) 928-6553 • (888) 400-6028  
NC Permit 4545

Date	File #	Amount Due
6/2/2008	2664192	\$578.31

#BVNHRMD 0245156 020163931 \*  
#0602 1604 0124 1207# 2664192-500



Jeffrey Vilt

Coal City IL 60416-9518

Please remit payment/correspondence to:

**CREDITORS COLLECTION BUREAU**

PO Box 63

Kankakee IL 60901-0063



\*\*\* TO INSURE PROPER CREDIT, RETURN THE TOP PORTION WITH AMOUNT DUE \*\*\*

Regarding: PROVENA ST. JOSEPH MEDICAL CENTER  
Service Name: VILT JEFFREY W  
Client ID: DC0026562618  
File #: 2664192  
Amount due: \$578.31

The above debt has been assigned to this office for collection.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of the debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your health care provider may have financial assistance available for those demonstrating financial need and the inability to pay. Please contact us regarding your interest in the availability of financial assistance.

If you have a question regarding this account, call us, if not mail payment in full to:

CREDITORS COLLECTION BUREAU, INC.  
PO Box 63  
Kankakee IL 60901-0063

You may also access your account 24 hours a day at 1-888-400-6028.

1ONCRCB01500

## **EXHIBIT G**



ONCRB01  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

# CREDITORS

COLLECTION BUREAU, INC.  
(815) 928-6553 • (888) 400-6028  
NC Permit 4545

Date	File #	Amount Due
6/2/2008	2664181	\$578.31

#BWNHRMD 0245155 020163930  
#0602 1604 0124 1199# 2664181-500



Jeffrey Vilt

Coal City IL 60416-9518

Please remit payment/correspondence to:

CREDITORS COLLECTION BUREAU  
PO Box 63  
Kankakee IL 60901-0063



\*\*\* TO INSURE PROPER CREDIT, RETURN THE TOP PORTION WITH AMOUNT DUE \*\*\*

Regarding: PROVENA ST. JOSEPH MEDICAL CENTER  
Service Name: VILT JEFFREY W  
Client ID: DC0026547252  
File #: 2664181  
Amount due: \$578.31

The above debt has been assigned to this office for collection.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of the debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your health care provider may have financial assistance available for those demonstrating financial need and the inability to pay. Please contact us regarding your interest in the availability of financial assistance.

If you have a question regarding this account, call us, if not mail payment in full to:

CREDITORS COLLECTION BUREAU, INC.  
PO Box 63  
Kankakee IL 60901-0063

You may also access your account 24 hours a day at 1-888-400-6028.

1ONCRB01500

## **EXHIBIT H**





ONCRCB01  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

# CREDITORS

COLLECTION BUREAU, INC.  
(815) 928-6553 • (888) 400-6028  
NC Permit 4545

Date	File #	Amount Due
6/2/2008	2664198	\$578.31

#BWNHRMD 0245157 020163932 \*  
#0602 1604 0124 1215# 2664198-500



Jeffrey Vilt

Coal City IL 60416-9518

Please remit payment/correspondence to:

**CREDITORS COLLECTION BUREAU**

PO Box 63

Kankakee IL 60901-0063



\*\*\* TO INSURE PROPER CREDIT, RETURN THE TOP PORTION WITH AMOUNT DUE \*\*\*

Regarding: PROVENA ST. JOSEPH MEDICAL CENTER  
Service Name: VILT JEFFREY W  
Client ID: DC0026568091  
File #: 2664198  
Amount due: \$578.31

The above debt has been assigned to this office for collection.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of the debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your health care provider may have financial assistance available for those demonstrating financial need and the inability to pay. Please contact us regarding your interest in the availability of financial assistance.

If you have a question regarding this account, call us, if not mail payment in full to:

CREDITORS COLLECTION BUREAU, INC.  
PO Box 63  
Kankakee IL 60901-0063

You may also access your account 24 hours a day at 1-888-400-6028.

1ONCRCB01500

# **EXHIBIT I**



ONCRCB01  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

**CREDITORS**  
**COLLECTION BUREAU, INC.**  
(815) 928-6553 • (888) 400-6028  
NC Permit 4545

Date	File #	Amount Due
6/2/2008	2664210	\$578.31

#BWNHRMD 0245158 020163933 \*  
#0602 1604 0124 1223# 2664210-500



Jeffrey Vilt

Coal City IL 60416-9518

Please remit payment/correspondence to:

**CREDITORS COLLECTION BUREAU**  
PO Box 63  
Kankakee IL 60901-0063



\*\*\* TO INSURE PROPER CREDIT, RETURN THE TOP PORTION WITH AMOUNT DUE \*\*\*

Regarding: PROVENA ST. JOSEPH MEDICAL CENTER  
Service Name: VILT JEFFREY W  
Client ID: DC0026583363  
File #: 2664210  
Amount due: \$578.31

The above debt has been assigned to this office for collection.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of the debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your health care provider may have financial assistance available for those demonstrating financial need and the inability to pay. Please contact us regarding your interest in the availability of financial assistance.

If you have a question regarding this account, call us, if not mail payment in full to:

**CREDITORS COLLECTION BUREAU, INC.**  
PO Box 63  
Kankakee IL 60901-0063

You may also access your account 24 hours a day at 1-888-400-6028.

1ONCRCB01500

## **EXHIBIT J**



ONCRCB01  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

# CREDITORS

COLLECTION BUREAU, INC.  
(815) 928-6553 • (888) 400-6028  
NC Permit 4545

Date	File #	Amount Due
7/29/2008	2709147	\$3230.87

#BWNHRMD 0547808 044746425  
#0729 0416 0003 0773# 2709147-500



JEFFREY VILT

Coal City IL 60416-9518

Please remit payment/correspondence to:

CREDITORS COLLECTION BUREAU  
PO Box 63  
Kankakee IL 60901-0063



\*\*\* TO INSURE PROPER CREDIT, RETURN THE TOP PORTION WITH AMOUNT DUE \*\*\*

Regarding: PROVENA ST. JOSEPH MEDICAL CENTER  
Service Name: VILT JEFFREY W  
Client ID: DC0026586994  
File #: 2709147  
Amount due: \$3230.87

The above debt has been assigned to this office for collection.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of the debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your health care provider may have financial assistance available for those demonstrating financial need and the inability to pay. Please contact us regarding your interest in the availability of financial assistance.

If you have a question regarding this account, call us, if not mail payment in full to:

CREDITORS COLLECTION BUREAU, INC.  
PO Box 63  
Kankakee IL 60901-0063

You may also access your account 24 hours a day at 1-888-400-6028.

10NCRCB01500

Creditors Collection Bureau, Inc. • 755 Almar Parkway • Bourbonnais IL 60914 • (815) 928-6553 • (888) 400-6028

RECEIVED  
AUG 08 2008